



Docket No.: 1986.002.00  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Errol O. KENDALL et al.

Customer No.: 30827

Application No.: 09/756,906

Confirmation No.: 6340

Filed: January 10, 2001

Art Unit: 3693

For: SYSTEM FOR APPRAISING A  
FINANCIAL PRODUCT

Examiner: Thu Thao Havan

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Non-Final Office Action dated September 2, 2009, please amend the patent application identified above as follows:

**INTRODUCTORY COMMENTS**

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 4 of this paper.